

Medicare Counseling - Provided by SHIP

Medicare Part C and D Open Enrollment

October 15 – December 7

CALL SHIP AT 410-313-7392

YOU WILL NEED A MYMEDICARE.GOV ACCOUNT FOR A PERSONALIZED DRUG PLAN COMPARISON

SHIP will help you compare drug plans, but you will need a MyMedicare.gov account before your appointment. We will need your MyMedicare.gov username and password to access your account to perform a personalized drug search at the time of your appointment.

Don't have a MyMedicare.gov account?

Setting up an account is easy and doesn't require an email address. Visit <https://www.mymedicare.gov/signup> to set up an account. CMS has also created [this instruction sheet](#) to help. By creating an account your drug list will be stored for future reference.

SHIP can help you set up your account, but please keep in mind that we have only a limited time frame for each appointment, and we want to make sure we have enough time to help you review your plan options. You can also create or update your drug list in advance of your appointment once you've accessed your account.

Already have an account

Please make sure you can still access your MyMedicare.gov account. If you have forgotten your username and/or password, you can instantly retrieve your information at MyMedicare.gov by answering the security questions you selected when you created the account. We strongly recommend logging on if it's been awhile to make sure you can. You can create or update your drug list in advance of your appointment once you've accessed your account. Even if SHIP helped you set up your account, we do not keep your username and password on file.

What if I don't want to use MyMedicare.gov to compare plans?

If you do not wish to set up a MyMedicare.gov account, you can perform a drug review by using the "general search" option in the Medicare Plan Finder tool. If you do not have a Medicare number yet, as many who are researching options before their coverage begins, you will have to perform a general search.

Performing a drug review without accessing your MyMedicare.gov account means that you will have to reenter your drugs each time you want to perform a plan comparison using the Medicare Plan Finder. No information will be saved for future reference.

The other thing to consider when choosing to use the general search option, instead of MyMedicare.gov, is that if you have Extra Help, a federal subsidy that helps with drug plan costs, you will have to know the level of subsidy you are receiving and manually enter that information

into the Medicare Plan Finder to get accurate pricing. A personalized search through your MyMedicare.gov account will automatically factor in the subsidy and be reflected in plan costs.

SHOPPING FOR A MEDICARE ADVANTAGE PLAN

If you are currently in a Medicare Advantage Plan who is considering switching to a different Medicare Advantage plan, we can help guide you on how to compare plans and enroll yourself.

Your first step is to see what Medicare Advantage Plans are available in Howard County for 2022.

Your next step is to research the plans you are interested in. The link below is a resource that can help you know what to consider and what questions to ask when you are considering joining a new Medicare Advantage Plan:

<https://www.medicarerights.org/fliers/Medicare-Advantage/Private-Health-Plan-Questions.pdf?nrd=1>

Once you've researched the details of the plans available in Howard County, whether your current doctors participate, the costs to you for medical and drug benefits, you can contact 1-800-MEDICARE or the plan itself to enroll. SHIP does not have detailed information about supplemental benefits offered by Medicare Advantage Plans. Contact the plan directly about the supplemental benefits coverage details, like dental and vision, and any additional premiums that may be charged.

Medicare Advantage Open Enrollment Period

If you are currently in a Medicare Advantage Plan, the Fall Open Enrollment Period isn't your only opportunity to switch plans. There is also a Medicare Advantage Open Enrollment Period (MA OEP) that lasts from January 1 through March 31 each year. During this time, individuals enrolled in a Medicare Advantage Plan may make a single change:

- Switch between MA Plans
- Or switch to Original Medicare with or without a Part D plan.

Any change made during the MA OEP is effective the first day of the following month.

MEDIGAPS ARE NOT PART OF THE MEDICARE PART C AND D OPEN ENROLLMENT PERIOD

Medigaps (Medicare Supplemental Policies) are not subject to the Medicare Part C and D Open Enrollment Period. Medicare beneficiaries can shop for a new Medigap policy anytime of the year but may be subject to medical underwriting.

Due to our high appointment volume, and the time sensitivity of Open Enrollment, SHIP is unable to help beneficiaries with information regarding Medigap policies unless you are new to Medicare. Once Open Enrollment ends, we will be happy to show you how to compare plans and shop for new policies.

If you don't want to wait, there are great resources available from CMS ([Choosing a Medigap Policy 2021](#), CMS Product No. 02110) and the Maryland Insurance Administration ([Monthly Premiums for Medicare Supplement Policies](#)) to help you find a new Medigap policy. Another option is to use the services of an insurance broker to help. SHIP does not have a list of brokers in the area, but we suggest asking friends and family for referrals or reaching out to the Maryland Insurance Administration (410-468-2000 or 800-492-6116).

HOW TO DO YOUR OWN MEDICARE PRESCRIPTION DRUG PLAN REVIEW

The Medicare Plan Finder is the tool used by SHIP and 1-800-MEDICARE for comparing Medicare Prescription Drug Plans. You can access the tool through your MyMedicare.gov account (or Medicare.gov if you do not have an account). Once you sign into your account, all you need is your prescription drugs and your pharmacy choices to search for a drug plan. You can enroll in a new plan directly from the Plan Finder.

See the link below for some tips from Medicare.gov on what you should consider when choosing Medicare drug coverage:

<https://www.medicare.gov/drug-coverage-part-d/how-to-get-prescription-drug-coverage/6-tips-for-choosing-medicare-drug-coverage>

You must enroll in a new plan by or on December 7, 2021 if you want to change plans for 2022.

WHAT IF I DON'T WANT TO SHOP AROUND FOR A NEW PLAN?

At minimum, make sure your current 2021 Medicare Prescription Drug Plan works for 2022

Even if you reviewed your plan last year and are happy with how the plan is working now, it is possible that your plan will make changes that can be important to you, such as:

- Changes to formulary – dropping medications or changing restrictions
- Changes to costs – premiums, deductibles and drug costs
- Pharmacy network changes

If nothing else, read your 2022 plan materials that come in the mail or call your plan or 1-800-MEDICARE. If you don't, you could be in for some unpleasant surprises in 2022 and you may have to stay with that plan for the entire year. Or the plan may be terminating which puts you at risk of no coverage if you don't pay attention.

1-800-MEDICARE

You can always call 1-800-MEDICARE (1-800-633-4227) 24 hours a day, 7 days a week, except major Federal holidays (TTY line 1-877-486-2048). They can help you review your plan enrollment choices and enroll you in a new plan, should you decide to do so.